

CITIES AND TOWNS BULLETIN

AND UNIFORM COMPLIANCE GUIDELINES

ISSUED BY STATE BOARD OF ACCOUNTS

September 1997

JUNE TRAINING SCHOOL

The State Board of Accounts extends its deepest appreciation to the Indiana League of Municipal Clerks and Treasurers for making the arrangements and handling the registrations at the school. Next year's June school will be held June 11 and 12, 1998, at the Indianapolis Marriott on the east side of Indianapolis.

PROPERTY TAX ADVANCES

IC 5-13-6-3(b) requires the county treasurer to advance property taxes to any municipal corporation prior to the semiannual distribution of taxes, where the funds are needed, upon receipt of a written request from the proper officer of the municipal corporation. The request for funds under this section must be filed at least thirty (30) days before the county treasurer is required to make the advance. Any such advances may not exceed 95% of the taxes collected at the time of the advance or 95% of the amount to be distributed at the semiannual distribution.

APPROPRIATION OF CUMULATIVE FUNDS

Approval by the State Board of Tax Commissioners to establish a tax levy for any cumulative fund authorized by law does not carry with it the authority to expend such funds without appropriation.

Prior to obligating these funds, it will be necessary to secure an appropriation in the regular legal manner which requires advertising to the taxpayers and approval of the State Board of Tax Commissioners.

PAYROLL FUND

In order to simplify the handling of withholdings from employee's salaries and wages, this department recommends the use of a "Payroll Fund" where the number of employees will justify it.

The following procedures should be used where a "Payroll Fund" is established:

- (1) "Payroll Fund" is to be printed or typed on each payroll warrant.
- (2) Each office and department shall submit a payroll schedule and voucher on General Form No. 99, covering the personal services of that office or department. This form shall include all compensation of the office or department, including salary and wages of the officer, deputies, clerks and other employees.
- (3) The individual payrolls will be summarized by the clerk-treasurer or city controller for each fund, using General Form No. 99, but indicating "SUMMARY" on the form. This will compile in total the payrolls for all officers and departments in each fund for each payroll period. Show the payroll claim number in the column headed "Class Title," and the name of the officer or department in the column headed "Name of Employee".
- (4) Total the payroll "SUMMARY" for each fund and issue a regular city or town warrant from such fund for the total gross pay and receipt this amount into the payroll fund.

PAYROLL FUND (Continued)

- (5) Issue payroll warrants from the payroll fund based upon the information on the individual payroll schedules and vouchers submitted by each office and department. Each warrant must be completed in full, showing the gross pay and applicable payroll deductions. It is not necessary to indicate on the payroll warrant the appropriation account to which the warrant is chargeable.
- (6) Payroll deductions will be accumulated in the payroll fund, and then disbursed from this fund at the proper time to the various receiving agencies by payroll warrants. The payroll fund ledger sheet should be supported by subsidiary ledger sheets for each type of payroll deduction in order to see that no unidentified balance is allowed to accumulate in the payroll fund.
- (7) At the close of each month the payroll warrants for the month should be totaled and proved to the totals of the payroll summaries for the month. Enter the totals of the payroll warrants for the month on the payroll warrant register immediately after the last warrant issued, showing separately the totals of gross pay, each of the payroll deduction columns, and the net amount of the payroll warrants. These totals may then be posted to a "Control Account" in the payroll deduction record, Employee Earnings Record, General Form 99B, thereby furnishing a proof of posting to this record.
- (8) Posting to appropriation accounts is to be made from the individual payroll schedules and vouchers for the gross amount of the pay. Posting to the respective fund accounts is to be made from the regular city or town warrants for transfer of funds to the payroll fund. The totals of amounts posted to the appropriation accounts and the respective fund accounts must agree. Posting to the payroll fund is to be made from the payroll warrants.
- (9) The individual office or department payroll schedules and vouchers are to be filed in the regular manner. The payroll summaries are to be filed in good order in a suitable post binder.

TEMPORARY LOANS

IC 36-1-8-4(a) provides that the fiscal body of a political subdivision may, by ordinance or resolution, permit the transfer of a prescribed amount, for a prescribed period, to a fund in need of money for cash flow purposes from another fund of the political subdivision if all these conditions are met:

- (1) It must be necessary to borrow money to enhance the fund that is in need of money for cash flow purposes.
- (2) There must be sufficient money on deposit to the credit of the other fund that can be temporarily transferred.
- (3) Except as provided in IC 36-1-8-4(b), the prescribed period must end during the budget year of the year in which the transfer occurs.
- (4) The amount transferred must be returned to the other fund at the end of the prescribed period.
- (5) Only revenues derived from the levying and collection of property taxes or special taxes or from operation of the political subdivision may be included in the amount transferred.

TEMPORARY LOANS (Continued)

IC 36-1-8-4(b) provides that if the fiscal body of a political subdivision determines that an emergency exists that requires an extension of the prescribed period of a transfer, the prescribed period may be extended for not more than six (6) months beyond that budget year of the year in which the transfer occurs if the fiscal body does the following:

- (1) Passes an ordinance or a resolution that contains the following:
 - (A) A statement that the fiscal body has determined that an emergency exists.
 - (B) A brief description of the grounds for the emergency.
 - (C) The date the loan will be repaid that is not more than six (6) months beyond the budget year in which the transfer occurs.
- (2) Immediately forwards the ordinance or resolution to the state board of accounts and the state board of tax commissioners.

STATE MATCHING GRANTS

If a political subdivision receives state grant money requiring local matching money, the political subdivision shall create a special fund and deposit the grant money and matching money into the special fund. The money in the fund may be used only for the purposes of the grant.

If a political subdivision completes the project for which the state grant money was provided and money remains in the fund:

- (1) the political subdivision shall transfer the state's share of the remaining money to the treasurer of state for deposit in the fund from which the grant was made; and
- (2) the political subdivision's pro rata share of the remaining money reverts to the political subdivision's general fund. (IC 36-1-8-12)

DEPOSIT OF FUNDS

Public Law 10, Acts of 1997, amended IC 5-13-6-1(d) to require a city or a town to deposit funds not later than the next business day following receipt of the funds in depositories selected by the city or town as provided in an ordinance adopted by the city or town. Such depositories should be limited to those designated by the State Board of Finance. (Such depositories are listed on pages 8 through 17 of this bulletin.)

BOARD OF FINANCE - ELIMINATION OF

Public Law 10 further amended IC 5-13-4-19 to eliminate city and town boards of finance.

UNCLAIMED WATER, GAS AND ELECTRIC UTILITY DEPOSITS

Public Law 10, Acts of 1997, amended IC 32-9-1.5 to exempt unclaimed meter deposits required by a municipally owned water, gas or electric utility from the requirements of the Unclaimed Property Act. Such amendment was made to correct a technical error in 1995 legislation.

These unclaimed meter deposits may be transferred to the utility's operating fund in accordance with the utility's written policy covering such deposits.

OPTICAL IMAGES OF CHECKS

An optical image of a check is considered an original record when:

- (1) the check is recorded, copied, or reproduced by an optical imaging process described in IC 5-15-6-3(e); and
- (2) the drawer of the check receives an optical image of the check after the check is processed for payment.

Original records may be disposed of if the records have been copied or reproduced in accordance with IC 5-15-6-3(e) and (f).

An optical image copy of a check would be treated as an original as long as the foregoing was followed.

CITY MANAGERS - THIRD CLASS CITIES

A third class city may employ a nonpartisan city manager to be the administrative head of the city government. To employ a city manager, the executive must initiate an ordinance and the city legislative body must adopt an ordinance creating the city manager position. An ordinance creating the city manager position must state the powers and duties to be assumed by the city manager.

If the city legislative body adopts an ordinance to employ a city manager, the city legislative body may adopt an ordinance to permit the city manager to perform the duties of the executive on a part-time basis.

The city manager may be employed to serve at the pleasure of the executive who may submit to the city legislative body for approval under IC 36-4-7-3 the city manager's compensation and terms of employment.

The city legislative body may not employ a member of the legislative body as the city manager. A former member of the city legislative body may not be employed as the city manager for a period of two (2) years after leaving office.

A city may hire a city manager solely on the basis of the applicant's administrative and educational qualifications. The city shall give special deference to actual experience in or knowledge of accepted practices in field of municipal management.

A city manager may not campaign for or against a candidate for the city legislative body and may not participate in partisan political activities that would impair the city manager's performance as a professional administrator.

The city manager shall execute a bond for the faithful performance of the city manager's duties in the manner prescribed by IC 5-4-1.

The executive may appoint a qualified person to perform the duties of the city manager whenever the city manager is absent or unable to perform the city manager's duties.

The city manager, under the direction of the executive, is responsible for the administrative duties of the city.

The powers and duties of the city manager must be stated in the ordinance creating the city manager position. The city manager's powers and duties may include:

CITY MANAGERS - THIRD CLASS CITIES-(Continued)

- (1) attending the meetings of the legislative body and recommending actions the city manager considers advisable;
- (2) hiring city employees according to the pay schedules and standards fixed by the legislative body or by statute;
- (3) suspending, discharging, removing, or transferring city employees;
- (4) delegating any of the city manager's powers to an employee responsible to the city manager;
- (5) administering and enforcing all ordinances, orders, and resolutions of the legislative body;
- (6) ensuring that all statutes that are required to be administered by the legislative body or a city employee subject to the control of the legislative body are faithfully administered;
- (7) preparing budget estimates and submitting them to the legislative body when required;
- (8) executing contracts on behalf of the city for materials, supplies, services, or improvements after the completion of the appropriations, notice, and competitive bidding required by statute;
- (9) receiving service of summons on behalf of the city;
- (10) administering the city's economic development plans and projects;
- (11) advising the executive, city legislative body, and public on the conduct of city affairs;
- (12) making recommendations on policy formulation;
- (13) recommending and executing city improvements;
- (14) serving on the board of public works and safety; and
- (15) other powers and duties determined to be advisable by the executive and legislative body.

The city manager may not serve as a member of any body that hears disciplinary charges against:

- (1) the chief of police;
- (2) a member of the city police department;
- (3) the city fire chief; or
- (4) a member of the city fire department.

The city legislative body may not authorize the city manager to issue or execute bonds, notes, or warrants of the city. (IC 36-4-12)

If the city legislative body adopts an ordinance under IC 36-1-12-6 to employ a city manager, the executive may appoint the city manager to a position on the board of public works and safety in place of the executive. (IC 36-4-9-8)

SEWER LIENS

The officer charged with the collection of unpaid sewage fees and penalties may defer enforcing the collection of the unpaid fees and penalties assessed until the unpaid fees and penalties have been due and unpaid for at least ninety (90) days.

Such officer shall not more than four (4) times in any calendar year prepare a list of the delinquent fees and penalties and record such list with the County Recorder. Liens remaining unpaid shall be certified to the County Auditor between September 1 and December 14.

The board over the sewage utility may write off any fee or penalty that is for less than forty dollars (\$40). (IC 36-9-23-33)

TOWN CLERK TREASURER'S LIABILITY

A town clerk-treasurer is not liable, in an individual capacity, for any act or omission occurring in connection with the performance of the requirements set forth in [IC 36-5-6-6(a)], unless the act or omission constitutes gross negligence or an intentional disregard of the requirements. [IC 36-5-6-6(b)]

RIVERBOAT FUND

Each unit that receives tax revenue under IC 4-33-12-6, IC 4-33-13, or an agreement to share a city's or county's part of the tax revenue may establish a riverboat fund. Money in the fund may be used for any legal or corporate purpose of the unit.

The riverboat fund established shall be administered by the unit's treasurer, and the expenses of administering the fund shall be paid from money in the fund. Money in the fund not currently needed to meet the obligations of the fund may be invested in the same manner as other public funds may be invested. Interest that accrues from these investments shall be deposited in the fund. Money in the fund at the end of a particular fiscal year does not revert to the unit's general fund. (IC 36-1-8-9)

If a riverboat fund is not established, admissions and gambling taxes would continue to be deposited in the unit's general fund and may not be used to reduce the unit's maximum or actual tax levy. (IC 4-33-13-6)

PARK AND RECREATION - BOARD MEMBER SALARIES

Public Law 238, Acts of 1997, amended IC 36-10-3-9 to remove the three hundred dollar (\$300) limit on salaries paid to board members and also provided that per diems could be paid to board members for attending meetings.

REDEVELOPMENT COMMISSIONS - SALARIES AND PER DIEMS

A redevelopment commissioner who does not hold a lucrative office for the purpose of Article 2, Section 5 of the Indiana Constitution may receive a salary or a per diem and is entitled to reimbursement for expenses necessarily incurred in the performance of the redevelopment commissioner's duties. (IC 36-7-14-7)

POPULATION DECREASE - SECOND CLASS CITIES

A second class city remains a second class city even though its population decreases to less than thirty-five thousand (35,000) unless the legislative body of such city adopts third class city status by ordinance. (IC 36-4-1-1)

INVESTMENTS - AUTHORITY FOR

IC 5-13-9-1 authorizes each fiscal officer of a political subdivision or other officer of a governmental entity authorized by statute to make investments under the guidelines established by the fiscal body of the political subdivision and in accordance with IC 5-13-9.

INVESTMENTS - REPORT OF

Public Law 10, Acts of 1997, which amended IC 5-13-4-19, eliminates the requirement that a city or town investing officer prepare a written report summarizing investments of the previous year.

Computer Survey

In the near future, the Board of Accounts is going to have available on computer disk the City and Town Annual Report (CTAR-1 and CTAR-2). To help us with this project, we would like for you to provide us with the following information. Please fill out this survey and return it to: Linda C. Baker, Indiana State Board of Accounts, 302 W. Washington St, Room E418, Indianapolis, IN 46204-2765. Thank you for your help.

Contact Person: _____ Phone Number: _____

Unit Name: _____

Address: _____

1. Do you have an IBM compatible personal computer available for your use and would like to receive the annual report on disk?

_____ YES _____ NO

If your answer to #1 was YES, please answer questions #2 and #3.

2. What operating system does your computer have?

_____ DOS _____ Windows 3.1 _____ Windows 95

_____ Others (Be Specific).

3. Do you have the annual report information on a computer system that could be downloaded to our disk?

_____ YES _____ NO

If so, what computer system is it?

_____ Komputrol _____ Mayoras and Hittle

_____ Keystone Consulting

_____ Other (Be Specific).

4. Please write and other comments below.

INDIANA BOARD FOR DEPOSITORIES

* * *

OFFICIAL DEPOSITORY LIST

*Containing a Roster of All Depository Institutions
Arranged by County*

* * *

Institutions preceded by “*” are Headquartered
in the County.

Remaining Institutions listed in the County are Branches
of Depositories Headquartered outside the County and/or State.

101 West Washington Street, Suite 1301 East Tower, Indianapolis, IN 46204, 317-232-6267

ADAMS

*BANK OF GENEVA
 *DECATUR BANK AND TRUST COMPANY
 *FIRST BANK OF BERNE
 FIRST FEDERAL SAVINGS BANK OF MARION
 HOME LOAN BANK, FSB
 NORWEST BANK

ALLEN

*FORT WAYNE NATIONAL BANK
 *GRABILL BANK
 *HOME LOAN BANK, FSB
 *NORWEST BANK
 DEKALB FINANCIAL CREDIT UNION
 FARMERS & MERCHANTS BANK
 FIRST OF AMERICA BANK, INDIANA
 FIRST FEDERAL SAVINGS BANK OF MARION
 GARRETT STATE BANK
 NATIONAL CITY BANK
 NBD
 STANDARD FEDERAL BANK
 STAR FINANCIAL BANK

BARTHOLOMEW

*IRWIN UNION BANK AND TRUST
 CITIZENS BANK OF CENTRAL INDIANA
 FIRST OF AMERICA BANK, INDIANA
 HOME FEDERAL SAVINGS BANK
 JACKSON COUNTY BANK
 SALIN BANK & TRUST COMPANY

BENTON

*FARMERS AND MERCHANTS BANK
 *FOWLER STATE BANK
 *STATE BANK OF OXFORD
 CITIZENS BANK OF WESTERN INDIANA

BLACKFORD

*CITIZENS FIRST STATE BANK
 *CITY SAVINGS BANK
 *PACESETTER BANK OF HARTFORD CITY
 *PACESETTER BANK OF MONTPELIER

BOONE

*INDIANA COMMUNITY BANK, SB
 *HOME NATIONAL BANK OF THORNTOWN
 FIRST INDIANA BANK, FSB
 KEY BANK
 NATIONAL CITY BANK
 NBD
 STATE BANK OF LIZTON
 UNION FEDERAL SAVINGS BANK

BROWN

CITIZENS BANK OF CENTRAL INDIANA
 FIRST OF AMERICA BANK-INDIANA
 HUNTINGTON NATIONAL BANK OF INDIANA

CARROLL

*BRIGHT NATIONAL BANK
 NBD

SALIN BANK & TRUST COMPANY

CASS

*COMMUNITY STATE BANK
 *LOGANSPORT SAVINGS BANK, FSB
 *SECURITY FEDERAL SAVINGS BANK
 KEY BANK
 NATIONAL CITY BANK
 SALIN BANK & TRUST COMPANY
 WABASH COUNTY FARM BUREAU CREDIT UNION,

CLARK

*FIRST SAVINGS BANK, FSB
 *HERITAGE BANK
 *NEW WASHINGTON STATE BANK
 BANK ONE, KENTUCKY
 COMMUNITY BANK
 NATIONAL CITY BANK, SOUTHERN INDIANA
 NBD
 PNC BANK, INDIANA, INC.
 REGIONAL FEDERAL SAVINGS BANK
 SPRINGS VALLEY BANK & TRUST COMPANY

CLAY

*FIRST STATE BANK
 *RIDDELL NATIONAL BANK
 CITIZENS BANK OF WESTERN INDIANA
 FIRST BANK & TRUST

CLINTON

*CITIZENS SAVINGS BANK
 *FARMERS BANK

BRIGHT NATIONAL BANK
LINCOLN FEDERAL SAVINGS BANK
NBD

CRAWFORD

*ENGLISH STATE BANK
*MARENGO STATE BANK
BANK ONE, KENTUCKY

DAVIES

*FIRST FEDERAL SAVINGS & LOAN ASS'N
*FIRST NATIONAL BANK
*HOME BUILDING SAVINGS BANK, FSB
*PEOPLES NATIONAL BANK & TRUST Co.
*ALLIANCE BANK
*UNITED SOUTH WEST BANK

DEARBORN

*AMERICAN STATE BANK
*DEARBORN SAVINGS ASSOCIATION, FA
*MERCHANTS BANK & TRUST COMPANY
*PEOPLES FEDERAL SAVINGS BANK
*PERPETUAL FEDERAL SAVINGS & LOAN ASS'N
*PROGRESSIVE FEDERAL SAVINGS BANK
FIFTH THIRD BANK OF CENTRAL INDIANA
FRIENDSHIP STATE BANK
PEOPLE'S TRUST COMPANY

DECATUR

*FIRST FEDERAL SAVINGS & LOAN ASS'N
*UNION BANK & TRUST COMPANY
FIFTH THIRD BANK OF CENTRAL INDIANA

HOME FEDERAL SAVINGS BANK
IRWIN UNION BANK & TRUST
PACESETTER BANK OF HARTFORD CITY
PEOPLE'S TRUST COMPANY

DEKALB

*AUBURN STATE BANK
*DEKALB FINANCIAL CREDIT UNION
*GARRETT STATE BANK
*KNISELY NATIONAL BANK
*PEOPLES FEDERAL SAVINGS BANK, AUBURN
CAMPBELL & FETTER BANK
NORWEST BANK
NATIONAL CITY BANK

DELAWARE

*AMERICAN NATIONAL BANK & TRUST Co.
*FIRST MERCHANTS BANK, NA
*MUTUAL FEDERAL SAVINGS BANK
CITIZENS FIRST STATE BANK
FIRST OF AMERICA BANK-INDIANA
NBD
PACESETTER BANK OF HARTFORD CITY
STAR FINANCIAL BANK, NEW CASTLE

DUBOIS

*DUBOIS COUNTY BANK
*FIRST BANK OF HUNTINGBURG
*GERMAN AMERICAN BANK
*HOLLAND NATIONAL BANK
*CITIZENS BANK OF JASPER
PERMANENT FEDERAL SAVINGS BANK
SPRINGS VALLEY BANK & TRUST COMPANY

ELKHART

*ELKHART COUNTY FARM BUREAU C. U.
*FIRST STATE BANK OF MIDDLEBURY
1ST SOURCE BANK
BANK ONE
CAMPBELL & FETTER BANK
KEY BANK
LAKE CITY BANK
NBD, ELKHART
STANDARD FEDERAL BANK
TEACHERS CREDIT UNION
VALLEY AMERICAN BANK & TRUST Co.

FAYETTE

*UNION SAVINGS & LOAN ASSOCIATION
FIFTH THIRD BANK OF CENTRAL INDIANA
FRANKLIN COUNTY NATIONAL BANK
PEOPLE'S TRUST COMPANY
UNION COUNTY NATIONAL BANK

FLOYD

*COMMUNITY BANK
*HOMETOWN NATIONAL BANK
*NATIONAL CITY BANK, SOUTHERN INDIANA
*NEW ALBANY SCHOOL CREDIT UNION
*PNC BANK, INDIANA, INC.
*REGIONAL FEDERAL SAVINGS BANK
BANK ONE, KENTUCKY
FARMERS STATE BANK
GREAT FINANCIAL BANK
HARRISON COUNTY BANK
NBD

FOUNTAIN

*BANK OF WESTERN INDIANA
*CENTRAL NATIONAL BANK & TRUST CO.
*FOUNTAIN TRUST COMPANY
*CENTREBANK
MONTGOMERY SAVINGS ASSOCIATION, FA

FRANKLIN

*BATH STATE BANK
*PEOPLE'S TRUST COMPANY
*FRANKLIN COUNTY NATIONAL BANK

FULTON

*FIRST FEDERAL SAVINGS BANK
1ST SOURCE BANK
INDIANA LAWRENCE BANK
KEY BANK
LAKE CITY BANK
NORWEST BANK
TEACHERS CREDIT UNION
WABASH COUNTY FARM BUREAU C. U.

GIBSON

*NATIONAL CITY BANK OF EVANSVILLE
*FRANCISCO STATE BANK
AMBANK
CITIZENS NATIONAL BANK
ELBERFELD STATE BANK
OLD NATIONAL BANK
PERMANENT FEDERAL SAVINGS BANK
CSB STATE HANK

GRANT

*CITIZENS EXCHANGE BANK
*FAIRMOUNT STATE BANK
*FARMERS STATE BANK
*FIDELITY FEDERAL SAVINGS BANK
*FIRST FEDERAL SAVINGS BANK OF MARION
*GRANT COUNTY STATE BANK
*STAR FINANCIAL BANK, MARION
BANK ONE
CITY SAVINGS BANK
FIRST NATIONAL BANK
NBD
WABASH COUNTY FARM BUREAU C. U.

GREENE

*BLOOMFIELD STATE BANK
*FARMERS AND MECHANICS FEDERALS. & L.
*PEOPLES TRUST COMPANY
AMBANK
FJRSF FARMERS STATE BANK

HAMILTON

*COMMUNITY BANK, NOBLESVILLE
*HUNTINGTON NATIONAL BANK OF INDIANA
BANK ONE
FARMERS BANK
FIFTH THIRD BANK OF CENTRAL INDIANA
FIRST INDIANA BANK, FSB
FIRST NATIONAL BANK
FIRST OF AMERICA BANK -INDIANA
HARRINGTON BANK, FSB
KEY BANK
METROBANK

NATIONAL CITY BANK
NBD
STANDARD FEDERAL BANK
STAR FINANCIAL BANK, ANDERSON
UNION FEDERAL SAVINGS BANK

HANCOCK

*GREENFIELD BANKING COMPANY
AMERIANA SAVINGS BANK, FSB
BANK ONE
FIFTH THIRD OF CENTRAL INDIANA
FIRST OF AMERICA BANK-INDIANA
NATIONAL CITY BANK

HARRISON

*FARMERS STATE BANK
*FIRST FEDERAL BANK, FSB
*HARRISON COUNTY BANK
*PEOPLES TRUST BANK COMPANY
BANK ONE, KENTUCKY
NATIONAL CITY BANK, SOUTHERN INDIANA
NBD

HENDRICKS

*HENDRICKS COUNTY BANK & TRUST Co.
*LINCOLN FEDERAL SAVINGS BANK
*NORTH SALEM STATE BANK
*STATE BANK OF LIZTON
AMERIANA SAVINGS BANK, FSB
BANK ONE
CITIZENS BANK
FIRST INDIANA BANK, FSB
FIRST NATIONAL BANK

FIRST OF AMERICA BANK-INDIANA
HUNTINGTON NATIONAL BANK OF INDIANA
NATIONAL City BANK
NBD
UNION FEDERAL SAVINGS BANK

HENRY

*AMERIANA SAVINGS BANK, FSB
*CITIZENS STATE BANK
*FIRST UNITED BANK
BANK ONE
*STAR FINANCIAL BANK, NEW CASTLE

HOWARD

*CENTRAL BANK
*FIRST NATIONAL BANK
AMERICAN TRUST FEDERAL SAVINGS BANK
FIRST FARMERS BANK & TRUST
FIRST OF AMERICA BANK-INDIANA
KEY BANK
NATIONAL CITY BANK
NBD
SALIN BANK & TRUST COMPANY
SECURITY FEDERAL SAVINGS BANK
STAR FINANCIAL BANK, MARION

HUNTINGTON

*BIPPUS STATE BANK
*FIRST FEDERAL SAVINGS BANK
*FIRST NATIONAL BANK OF HUNTINGTON
*STATE BANK OF MARKLE
NBD
NORWEST BANK

STANDARD FEDERAL BANK
TEACHERS CREDIT UNION

JACKSON

*HOME FEDERAL SAVINGS BANK
*JACKSON COUNTY BANK
*PEOPLES BANK
*STATE BANK OF MEDORA
IRWIN UNION BANK & TRUST
MONROE COUNTY BANK
NATIONAL CITY BANK
SALIN BANK & TRUST

JASPER

*DEMOTTE STATE BANK
BANK ONE
FIRST OF AMERICA BANK-INDIANA
INDIANA FEDERAL BANK
NBD
PEOPLES STATE BANK OF FRANCISVILLE

JAY

*FIRST NATIONAL BANK
AMERICAN NATIONAL BANK & TRUST CO.
CITIZENS FIRST STATE BANK
CITY SAVINGS BANK
PACESETTER BANK OF MONTPELIER
UNION BANK & TRUST COMPANY OF INDIANA

JEFFERSON

*CITIZENS NATIONAL BANK
*DUPONT STATE BANK

*MADISON FIRST FEDERAL S & L ASS'N
*MADISON BANK & TRUST COMPANY
HOME FEDERAL SAVINGS BANK
PEOPLES TRUST COMPANY

JENNINGS

*UNION BANK & TRUST COMPANY
CAPITAL PLUS CREDIT UNION
DUPONT STATE BANK
FIRST COMMUNITY BANK & TRUST
HOME FEDERAL SAVINGS BANK
NATIONAL CITY BANK

JOHNSON

*BLUE RIVER FEDERAL SAVINGS BANK
*CITIZENS BANK OF CENTRAL INDIANA
*FIRST COMMUNITY BANK & TRUST
*MUTUAL SAVINGS BANK
BANK ONE
FIRST INDIANA BANK, FSB
FIRST NATIONAL BANK
FIRST OF AMERICA BANK-INDIANA
FIRST STATE BANK
IRWIN UNION BANK & TRUST
KEY BANK
NATIONAL CITY BANK
NBD
UNION FEDERAL SAVINGS BANK

KNOX

*AMBANK
*FIRST FEDERAL BANK, FSB
*SECURITY BANK & TRUST

ALLIANCE BANK
CITIZENS NATIONAL BANK

KOSCIUSKO

*FARMERS STATE BANK
*FIRST NATIONAL BANK OF WARSAW
*LAKE CITY BANK
1ST SOURCE BANK
CAMPBELL & FETTER BANK
FIRST FEDERAL SAVINGS BANK OF WABASH
KEY BANK
MUTUAL FEDERAL SAVINGS BANK
TEACHERS CREDIT UNION

LAGRANGE

*FARMERS STATE BANK
LAKE CITY BANK
NORWEST BANK
PEOPLES FEDERAL SAVINGS BANK

LAKE

*AMERICAN SAVINGS FSB
*AMERICAN TRUST & SAVINGS BANK
*CALUMET NATIONAL BANK
*CENTIER BANK
*CITIZENS FEDERAL SAVINGS & LOAN
*HFS BANK, FSB
*LAKE FEDERAL SAVINGS & LOAN ASS'N
*LIBERTY SAVINGS ASSOCIATION, F.A.
*MERCANTILE NATIONAL BANK
*PEOPLES BANK SB
*SAND RIDGE BANK
*SECURITY FEDERAL BANK

BANK ONE
DEMOTTE STATE BANK
INDIANA FEDERAL BANK
NATIONAL CITY BANK
NBD
PINNACLE BANK

LAPORTE

*COMMUNITY BANK FSB
*FIRST CITIZENS BANK
*LAPORTE SAVINGS BANK
*MICHIGAN CITY SAVINGS & LOAN ASS'N
1 ST SOURCE BANK
CITIZENS FINANCIAL SERVICES, FSB
FIRST OF AMERICA BANK-INDIANA
NBD
NORWEST BANK
VALLEY AMERICAN BANK & TRUST CO.
LAPORTE SAVINGS BANK

LAWRENCE

*BANK OF MITCHELL
*BEDFORD FEDERAL SAVINGS BANK
*FIRST NATIONAL BANK OF MITCHELL
*STONE CITY BANK OF BEDFORD
BANK ONE
JACKSON COUNTY BANK
MONROE COUNTY BANK
NBD

MADISON

*ANDERSON COMMUNITY BANK
*PENDLETON BANKING COMPANY

*STAR FINANCIAL BANK, ANDERSON
AMERIANA SAVINGS BANK, FSB
COMMUNITY BANK, NOBLESVILLE
FIRST FARMERS BANK & TRUST
FIRST INDIANA BANK, FSB
FIRST MERCHANTS BANK, NA
FIRST OF AMERICA BANK-INDIANA
HUNTINGTON NATIONAL BANK OF INDIANA
KEY BANK
NATIONAL CITY BANK
UNION FEDERAL SAVINGS BANK

MARION

*BANK ONE
*CAPITAL PLUS CREDIT UNION
*FIFTH THIRD BANK OF CENTRAL INDIANA
*FIRST INDIANA BANK, FSB
*FIRST OF AMERICA BANK-INDIANA
*LANDMARK SAVINGS BANK, FSB
*METROBANK
*NATIONAL BANK OF INDIANAPOLIS
*NATIONAL CITY BANK
*NBD
*PEOPLES BANK & TRUST COMPANY
● SAIMBANK&TRUSTCOMPANY
*UNION FEDERAL SAVINGS BANK
CITIZENS BANK OF CENTRAL INDIANA
FIRST COMMUNITY BANK AND TRUST
FIRST NATIONAL BANK
HUNTINGTON NATIONAL BANK OF INDIANA
KEY BANK

MARSHALL

*FIRST STATE BANK
1ST SOURCE BANK
FIRST FEDERAL SAVINGS BANK
FIRST NATIONAL BANK OF MONTEREY
INDIANA FEDERAL BANK
KEY BANK
LAKE CITY BANK
TEACHERS CREDIT UNION
VALLEY AMERICAN BANK & TRUST CO.

MARTIN

*UNION BANK
FIRST FEDERAL SAVINGS & LOAN ASSN.
FIRST NATIONAL BANK
UNITED SOUTHWEST BANK

MIAMI

*AMERICAN TRUST FEDERAL SAVINGS BANK
*FIRST FARMERS BANK & TRUST
FIRST OF AMERICA BANK-INDIANA
FRANCES SLOCUM BANK & TRUST COMPANY
NATIONAL CITY BANK
NORWEST BANK
WABASH COUNTY FARM BUREAU C. U.

MONROE

*MONROE COUNTY BANK
*ONB BANK
*PEOPLES STATE BANK
*WORKINGMENS ONB BANK
BANK ONE

BLOOMFIELD STATE BANK
CITIZENS BANK OF CENTRAL INDIANA
FARMERS AND MECHANICS FEDERAL S. & L.
FIRST NATIONAL BANK OF MITCHELL
IRWIN UNION BANK & TRUST
KEY BANK
NBD

MONTGOMERY

*FARMERS STATE BANK
*HERITAGE BANK & TRUST COMPANY
*LINDEN STATE BANK
*MONTGOMERY SAVINGS ASSOCIATION, FA
BANK ONE
LINCOLN FEDERAL SAVINGS BANK
NATIONAL CITY BANK
TRI-COUNTY BANK & TRUST COMPANY
UNION FEDERAL SAVINGS BANK

MORGAN

*CITIZENS BANK
*FIRST STATE BANK
*HOME BANK SB
FIRST INDIANA BANK, FSB
FIRST NATIONAL BANK
KEY BANK
NBD
PEOPLES STATE BANK, ELLETSVILLE

NEWTON

*COMMUNITY STATE BANK, BROOK
*GOODLAND STATE BANK
*KENTLAND BANK

*KENTLAND FEDERAL S. & L. ASSN.
DEMOTTE STATE BANK
FOWLER STATE BANK

NOBLE

*CAMPBELL & FETTER BANK
*COMMUNITY STATE BANK, AVILLA
*FARMERS & MERCHANTS BANK
KEY BANK
LAKE CITY BANK
NBD
PEOPLES FEDERAL SAVINGS BANK

OHIO

PEOPLES FEDERAL SAVINGS BANK
MADISON BANK & TRUST COMPANY

ORANGE

*ORANGE COUNTYBANK
*SPRINGS VALLEY BANK & TRUST COMPANY
BANK OF MITCHELL
CITIZENS BANK OF CENTRAL INDIANA

OWEN

*OWEN COMMUNITY BANK, SB
*OWEN COUNTY STATE BANK
PEOPLES STATE BANK, ELLETSVILLE

PARKE

*FIRST PARKE STATE BANK
CITIZENS BANK OF WESTERN INDIANA

MERCHANTS NATIONAL BANK

PERRY

*CITIZENS NATIONAL BANK
*FIRST STATE BANK, SOUTHWEST INDIANA
*TCB BANK

PIKE

*CITIZENS STATE BANK
*COMMUNITY TRUST BANK
*PIKE COUNTY BANK
HOME BUILDING SAVINGS BANK, FSB

PORTER

*FIRST NATIONAL BANK
*FIRST STATE BANK OF PORTER
*INDIANA FEDERAL BANK
1ST SOURCE BANK
BANK ONE
CENTIER BANK
CITIZENS FEDERAL SAVINGS & LOAN
DEMOTTE STATE BANK
FIRST CITIZENS BANK
FIRST OF AMERICA BANK-INDIANA
HFS BANK, FSB
MERCANTILE NATIONAL BANK
NBD
TEACHERS CREDIT UNION

POSEY

*CYNTHIANA STATE BANK
*PEOPLE'S BANK & TRUST COMPANY

CITIZENS NATIONAL BANK
FIRST FEDERAL SAVINGS BANK
FIRST INDIANA BANK, FSB

PULASKI

*FIRST NATIONAL BANK OF MONTEREY
*PEOPLES STATE BANK OF FRANCISVILLE
FIRST FEDERAL SAVINGS BANK
KEY BANK

PUTNAM

*FIRST CITIZENS BANK & TRUST
*FIRST NATIONAL BANK
*TRI-COUNTY BANK & TRUST COMPANY
FARMERS STATE BANK
NATIONAL CITY BANK
NORTH SALEM STATE BANK

RANDOLPH

*FARMERS STATE BANK
*GREENSFORK TOWNSHIP STATE BANK
*PEOPLES LOAN & TRUST BANK
*RANDOLPH COUNTY BANK
*UNION TRUST BANK
Cm SAVINGS BANK
MUTUAL FEDERAL SAVINGS BANK
NBD
STAR BANK, CINCINNATI

RIPLEY

*FRIENDSHIP STATE BANK
*NAPOLEON STATE BANK

*PEOPLES BANK & TRUST COMPANY
*RIPLEY COUNTY BANK
FIFTH THIRD BANK OF CENTRAL INDIANA
HOME FEDERAL SAVINGS BANK
NATIONAL CITY BANK
PEOPLE'S TRUST COMPANY

RUSH

CITIZENS STATE BANK
FARMERS STATE BANK
FIRST INDIANA BANK, FSB
NORWEST BANK
PEOPLE'S TRUST COMPANY

ST. JOSEPH

*1ST SOURCE BANK
*MFB FINANCIAL
*TEACHERS CREDIT UNION
*VALLEY AMERICAN BANK & TRUST CO.
INDIANA FEDERAL BANK
KEY BANK
NBD, ELKHART
NORWEST BANK
STANDARD FEDERAL BANK

SCOTT

*SCOTT COUNTY STATE BANK
*SCOTTSBURG BUILDING & LOAN ASSN.
*STOCK YARDS BANK & TRUST COMPANY
BANK ONE, KENTUCKY
HOME FEDERAL SAVINGS BANK
JACKSON COUNTY BANK

SHELBY

*SHELBY COUNTY SAVINGS BANK, FSB
BANK ONE
CITIZENS BANK OF CENTRAL INDIANA
FIFTH THIRD BANK OF CENTRAL INDIANA
IRWIN UNION BANK & TRUST
KEY BANK
NATIONAL CITY BANK

SPENCER

*LINCOLN LAND BANK
*SPENCER COUNTY BANK
CITIZENS NATIONAL BANK
FIRST STATE BANK, SOUTHWEST INDIANA
TCB BANK

STARKE

1 ST SOURCE BANK
DEMOTTE STATE BANK
INDIANA FEDERAL BANK
KEY BANK
THE FIRST NATIONAL BANK OF MONTEREY

STEUBEN

*FIRST FEDERAL SAVINGS BANK OF ANGOLA
*FIRST NATIONAL BANK OF FREMONT
CAMPBELL & FETTER BANK
KEY BANK
NORWEST BANK
STAR FINANCIAL BANK

SULLIVAN

*FIRST BANK & TRUST
*FIRST FARMERS STATE BANK

SWITZERLAND

*VEVAY DEPOSIT BANK
PEOPLE'S TRUST COMPANY

TIPPECANOE

*LAFAYETTE BANK & TRUST COMPANY
*LAFAYETTE SAVINGS BANK, FSB
BANK ONE
BRIGHT NATIONAL BANK
CITIZENS BANK OF WESTERN INDIANA
FARMERS STATE BANK, BROOKSTON
FIRST OF AMERICA BANK-INDIANA
HERITAGE BANK & TRUST COMPANY
HUNTINGTON NATIONAL BANK OF INDIANA
NBD
SALIN BANK & TRUST COMPANY
UNION FEDERAL SAVINGS BANK

TIPTON

FIRST FARMERS BANK & TRUST
FIRST NATIONAL BANK
NATIONAL CITY BANK
STAR FINANCIAL BANK, ANDERSON

UNION

*FARMERS STATE BANK
*UNION COUNTY NATIONAL BANK

WEST END SAVINGS BANK

VANDERBURGH

*CITIZENS NATIONAL BANK
*FIRST FEDERAL SAVINGS BANK
*NATIONAL CITY BANK OF EVANSVILLE
*OLD NATIONAL BANK
*PERMANENT FEDERAL SAVINGS BANK
*UNITED FIDELITY BANK, FSB
FIRST INDIANA BANK, FSB
NBD

VERMILLION

*FIRST CITIZENS STATE BANK
*FIRST NATIONAL BANK OF DANA
CITIZENS BANK OF WESTERN INDIANA
MERCHANTS NATIONAL BANK

VIGO

*CITIZENS BANK OF WESTERN INDIANA
*MERCHANTS NATIONAL BANK
*TERRE HAUTE FIRST NATIONAL BANK
*TERRE HAUTE SAVINGS BANK
AMBANK
FIRST BANK & TRUST

WABASH

*INDIANA LAWRENCE BANK
*FIRST FEDERAL SAVINGS BANK OF WABASH
*FRANCES SLOCUM BANK & TRUST CO.
*WABASH COUNTY FARM BUREAU C. U.
LAKE CITY BANK

NORWEST BANK

WARREN

BANK OF WESTERN INDIANA

FOWLER STATE BANK

MONTGOMERY SAVINGS ASSOCIATION, FA

WARRICK

***BOONVILLE FEDERAL SAVINGS BANK**

***ELBERFELD STATE BANK**

***LYNNVILLE NATIONAL BANK**

***PEOPLES TRUST & SAVINGS BANK**

CITIZENS NATIONAL BANK

FIRST INDIANA BANK, FSB

**NATIONAL CITY BANK OF EVANSVILLE
NBD**

OLD NATIONAL BANK

PERMANENT FEDERAL SAVINGS BANK

WASHINGTON

***MID-SOUTHERN SAVINGS BANK, FSB**

HARRISON COUNTY BANK

HOME FEDERAL SAVINGS BANK ,

JACKSON COUNTY BANK

**NATIONAL CITY BANK, SOUTHERN INDIANA
NBD**

PEOPLES TRUST BANK COMPANY

WAYNE

***FIRST BANK RICHMOND, SB**

***HARRINGTON BANK, FSB**

***WAYNE BANK & TRUST COMPANY**

***WEST END SAVINGS BANK**

BANK ONE

PEOPLE'S TRUST COMPANY

PEOPLES LOAN & TRUST BANK

UNION COUNTY NATIONAL BANK

WELLS

***OLD-FIRST NATIONAL BANK**

***OSSIAN STATE BANK**

NORWEST BANK

STANDARD FEDERAL BANK

STATE BANK OF MARKLE

WHITE

***BANK OF WOLCOTT**

***STATE BANK OF BURNETTSVILLE**

***FARMERS STATE! BANK, BROOKSTON**

***FIRST FEDERAL SAVINGS BANK**

LAFAYETTE BANK & TRUST COMPANY

NORWEST BANK

STATE BANK OF OXFORD

WHITLEY

***CHURUBUSCO STATE! BANK**

***STAR FINANCIAL BANK**

KEY BANK

LAKE CITY BANK

NBD

PEOPLES FEDERAL SAVINGS BANK, AUBURN

NATIONAL CITY BANK

OUT OF STATE BANKS:

BANK ONE, KENTUCKY

Louisville, Kentucky

KEY BANK

Cleveland, Ohio

PINNACLE FINANCIAL SERVICE

St. Joseph, Michigan

STANDARD FEDERAL BANK

Troy, Michigan

STAR BANK

Cincinnati, Ohio